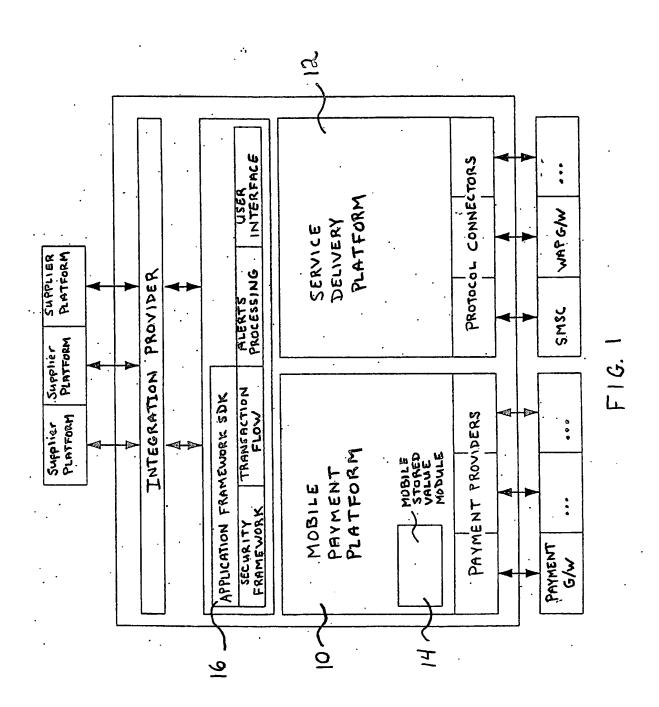
1 36402 1



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FIG. 2A



FIG. 2B

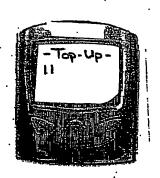


FIG. ac



FIG. 2Di



FIG. 2E

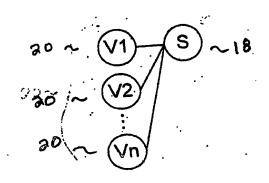
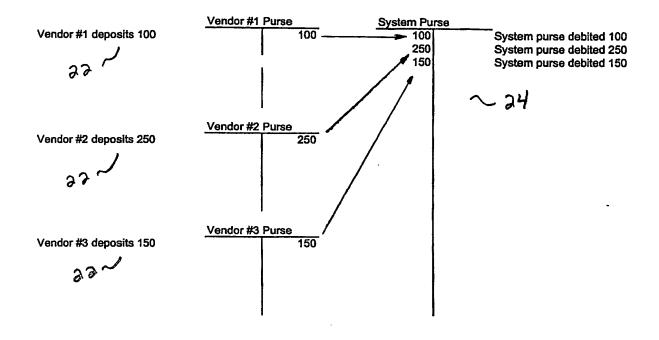
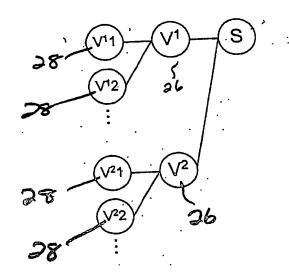


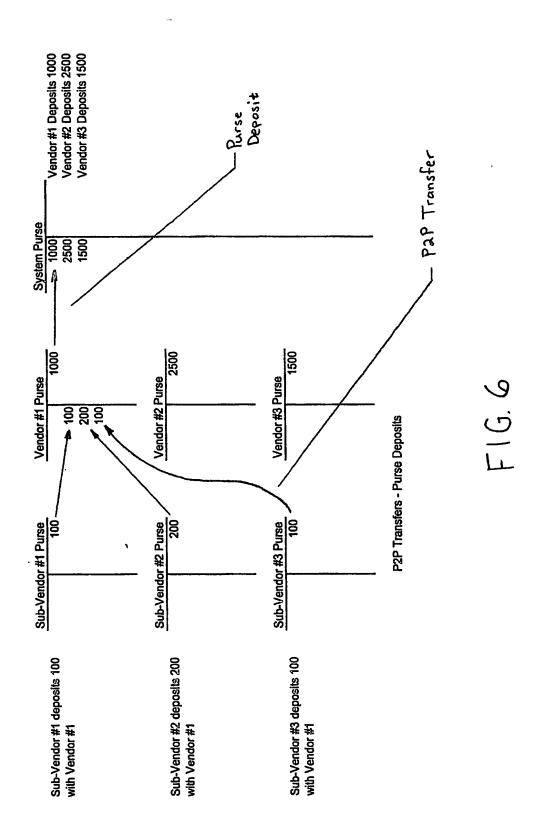
FIG. 3



F1G. 4



F16.5



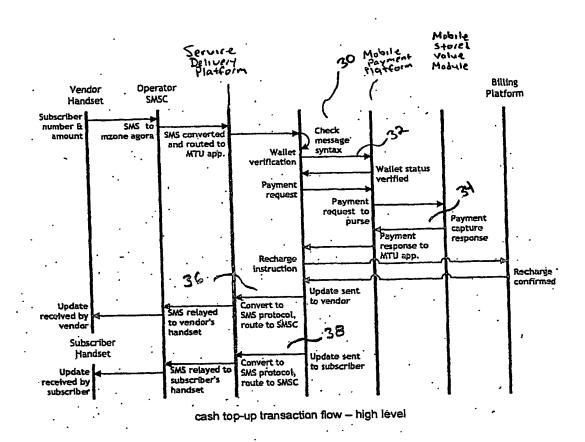
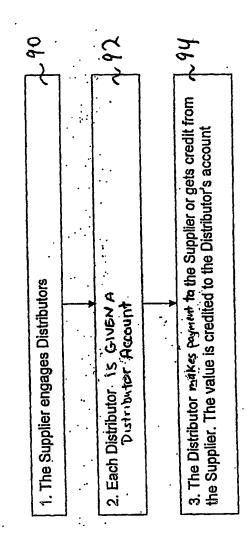


FIG. 7



F1G. 8

•
1. The Customer goes to a Distributor and gives the Distributor cash or goods: of a certain value to pay for a service/product.
2. The Distributor, accesses the mobile commerce service using a mobile device, ordering the service/product for the Customer
3. The mobile commerce service authenticates the Distributor
•
4. Once the Distributor is authenticated, the mobile commerce service verifies that there are sufficient funds in the Distributor's account to pay the Supplier for the service/product requested by the Customer
5. The mobile commerce service transfers the value of the service/product from the Distributor's account to the Supplier's account
·
6. The mobile commerce service then orders the service/product from the Supplier
7. The Supplier acknowledges the receipt of the order to the mobile commerce service
9. The Distributor can then confirm the placing and payment of the order with the Customer USING SMS MESSAGING OVER A MOBILE CHANNEL

FIG. 9